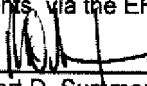


Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on April 22, 2008.


Robert D. Summers, Jr., Reg. No. 57,844

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR ACCOUNT
MANAGEMENT

Attorney Docket No: 10022-349

Examiner: Agwumezie, Charles C.

Group Art Unit: 3621

Confirmation No.: 2126

**FOURTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT**

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants hereby cite the following references:

U.S. PATENTS

Number	Date of Publication	Inventor
US 5,191,522	03/02/1993	Bosco et al.

Applicant is enclosing Form PTO-1449 (one sheet), along with a copy of each listed reference for which a copy is required under 37 C.F.R. §1.98(a)(2). As the listed reference is in English, no further commentary is believed to be necessary, 37 C.F.R. §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above reference and entry thereof into the record of this application.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that the enclosed references, or other information referred to therein, constitute "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

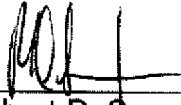
Applicants have calculated no fee to be due in connection with the filing of this Information Disclosure Statement. However, the Director is authorized to charge any

fee deficiency associated with the filing of this Information Disclosure Statement to a deposit account, as authorized in the Transmittal accompanying this Information Disclosure Statement.

Respectfully submitted,

April 22, 2008

Date



Robert D. Summers, Jr. (Reg. No. 57,844)